

FOR IMMEDIATE RELEASE
23 May, 2003
PUBLIC NOTICE #2003-21

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

**The California Department of Insurance's San Francisco Viewing Room
is fully operation again.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
Public Notice Filing
23-May-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-3367	0012	AIU INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMPOSITE LOSS RATING PLAN	
03-3416	0008	ALLSTATE PROPERTY & CASUALTY INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
03-3313	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	MULTI-PERIL	FORMS	TAILORED COMM PROGRAM PLUS	
03-3377	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	OTHER LIABILITY	FORMS	NONE	
03-3370	0000	AMERICAN CONTRACTORS INDEMNITY CO.	COMM	SURETY	RATE	CONTRACT BOND	0.02%
03-3421	0163	AMERICAN ECONOMY INS. CO.	COMM	MULTI-PERIL	RATE	ULTRA BUSINESSOWNERS	0.00%
03-3322	0291	AMERICAN HARDWARE MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-3368	0012	AMERICAN HOME ASSURANCE CO.	COMM	MULTI-PERIL	RULE CHANGE	COMPOSITE LOSS RATING PLAN	
03-3308	0761	AMERICAN INS. CO. (THE)	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
03-3325	0761	AMERICAN INS. CO. (THE)	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS PROGRAM	0.00%
03-3365	0019	AMERICAN RELIABLE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	MOBILEHOMEOWNERS	-1.98%
03-3350	1279	ARCH INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	TRAVEL SVCS PACKAGE	0.00%
03-3392	1279	ARCH INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PRIVATE CO. D&O	0.00%
03-3309	0761	ASSOCIATED INDEMNITY CORP	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
03-3326	0761	ASSOCIATED INDEMNITY CORP	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS PROGRAM	0.00%
03-3385	3321	ATLANTIC INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	ENTERTAINMENT	-5.00%
03-3306	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210 - CERTIFIED	
03-3369	0012	BIRMINGHAM FIRE INS. CO. OF PA	COMM	MULTI-PERIL	RULE CHANGE	COMPOSITE LOSS RATING PLAN	
03-3288	0212	CIVIC PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	2.10%
03-3402	0212	CIVIC PROPERTY & CASUALTY CO.	COMM	OTHER LIABILITY	RATE	AUTOMATIC COMM UMBRELLA	3.60%
03-3332	0517	CLARENDON NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	HOMEOWNERS-3	6.40%
03-3371	0012	COMMERCE & INDUSTRY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMPOSITE LOSS RATING PLAN	
03-3314	0218	CONTINENTAL CASUALTY CO.	COMM	MULTI-PERIL	FORMS	TAILORED COMM PROGRAM PLUS	
03-3378	0218	CONTINENTAL CASUALTY CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-3391	0218	CONTINENTAL CASUALTY CO.	COMM	OTHER LIABILITY	FORMS	NON PROFIT ORGANIZATION/ASSOCIATION PL POLICY	
03-3397	0306	CUMIS INS. SOCIETY, INC.	COMM	MISCELLANEOUS	FORMS	DEBT PROTECTION CONTRACTUAL LIABILITY	
03-3351	0920	DIAMOND STATE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210 CERTIFIED	4.80%
03-3296	0920	DIAMOND STATE INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210 - CERTIFIED	5.00%
03-3361	0920	DIAMOND STATE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210-CERTIFIED	5.00%
03-3289	0212	EXACT PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	2.10%
03-3290	0212	FARMERS INS. EXCHANGE	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	2.10%
03-3364	0007	FEDERATED MUTUAL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
03-3366	0007	FEDERATED SVC INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
03-3404	0215	FINANCIAL INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210-CERTIFIED	0.10%
03-3310	0761	FIREMAN'S FUND INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
03-3327	0761	FIREMAN'S FUND INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS PROGRAM	0.00%
03-3311	0761	FIREMAN'S FUND INS. CO. OF TEXAS	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	

California Department of Insurance
Public Notice Filing
23-May-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-3328	0761	FIREMAN'S FUND INS. CO. OF TEXAS	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS PROGRAM	0.00%
03-3396	0163	FIRST NATIONAL INS. CO. OF AMERICA	PERS	EARTHQUAKE	RATE	EARTHQUAKE POLICY	89.27%
03-3408	0163	FIRST NATIONAL INS. CO. OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	RATE	INDEPENDENT HOMEOWNERS	19.70%
03-3405	0350	GE CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3406	0350	GE INDEMNITY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3407	0350	GE PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3301	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING GROUP	0.00%
03-3302	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING GROUP	0.00%
03-3303	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING GROUP	0.00%
03-3372	0012	GRANITE STATE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMPOSITE LOSS RATING PLAN	
03-3352	0012	GRANITE STATE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - FRANCHISED AUTO DEALERS	
03-3379	0201	GRAPHIC ARTS MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-3386	3321	GULF INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	ENTERTAINMENT	-5.00%
03-3418	0000	HARCO NATIONAL INS. CO.	COMM	OTHER LIABILITY	RATE	NONE	0.00%
03-3358	0300	HORACE MANN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-3373	0012	INS. CO. OF THE STATE OF PA (THE)	COMM	MULTI-PERIL	RULE CHANGE	COMPOSITE LOSS RATING PLAN	
03-3394	1318	INTERINS. EXCHANGE OF THE AUTOMOBILE CLUB	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-3414	0000	LEXINGTON NATIONAL INS. CORP	COMM	SURETY	RULE CHANGE	BAIL BONDS	
03-3323	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMM	MULTI-PERIL	FORMS	THE ALLIANCE PACKAGE	
03-3360	1330	MERITPLAN INS. CO.	PERS	OTHER LIABILITY	NEW PROGRAM	NONE	0.00%
03-3291	0212	MID-CENTURY INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	2.10%
03-3285	0169	MIDDLESEX INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	5.50%
03-3307	0050	MUTUAL SVC CASUALTY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	HR3210 - CERTIFIED	
03-3316	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	MULTI-PERIL	FORMS	TAILORED COMM PROGRAM PLUS	
03-3380	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	OTHER LIABILITY	FORMS	NONE	
03-3312	0761	NATIONAL SURETY CORP	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
03-3329	0761	NATIONAL SURETY CORP	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS PROGRAM	0.00%
03-3375	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	MULTI-PERIL	RULE CHANGE	COMPOSITE LOSS RATING PLAN	
03-3355	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - FRANCHISED AUTO DEALERS	
03-3292	0212	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	2.10%
03-3376	0012	NEW HAMPSHIRE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMPOSITE LOSS RATING PLAN	
03-3305	0012	NEW HAMPSHIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-3357	0012	NEW HAMPSHIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - FRANCHISED AUTO DEALERS	
03-3294	3321	NORTHLAND INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	POOL & SPA	2.50%
03-3395	0150	OLD REPUBLIC INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210-NON-CERTIFIED	

California Department of Insurance
Public Notice Filing
23-May-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-3424	0697	OLD UNITED CASUALTY CO.	PERS	AIRCRAFT	NEW PROGRAM	SPECIALTY CLASSES	0.00%
03-3284	2898	PACIFIC SPECIALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	MOBILE HOMES	28.50%
03-3304	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	FLEXIPLUS	
03-3334	0158	RANGER INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
03-3324	3416	ROYAL & SUNALLIANCE PERS INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	SECURE EXCESS POLICY	0.00%
03-3398	0163	SAFECO INS. CO. OF AMERICA	PERS	EARTHQUAKE	RATE	EARTHQUAKE POLICY	89.27%
03-3410	0163	SAFECO INS. CO. OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	RATE	INDEPENDENT HOMEOWNERS	19.70%
03-3399	0163	SAFECO INS. CO. OF ILLINOIS	PERS	EARTHQUAKE	RATE	EARTHQUAKE POLICY	89.27%
03-3412	0163	SAFECO INS. CO. OF ILLINOIS	PERS	HOMEOWNERS MULTI-PERIL	RATE	INDEPENDENT HOMEOWNERS	19.70%
03-3387	3321	SELECT INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	ENTERTAINMENT	-5.00%
03-3286	0169	SENTRY INS., A MUTUAL CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	5.50%
03-3333	3219	SOMPO JAPAN INS. CO. OF AMERICA	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
03-3401	0000	SPRINGFIELD INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210-CERTIFIED	10.00%
03-3297	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PROF LIAB-REAL ESTATE SVCS LIAB PROTECTION	47.80%
03-3413	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-3417	0093	STATE NATIONAL INS. CO., INC.	COMM	FIRE	RATE & FORM	HR3210-CERTIFIED	0.00%
03-3340	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	COMM	BURGLARY & THEFT	FORMS	NONE	
03-3348	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	COMM	FIDELITY	FORMS	NONE	
03-3356	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	COMM	SURETY	FORMS	NONE	
03-3317	0218	TRANSCONTINENTAL INS. CO.	COMM	MULTI-PERIL	FORMS	TAILORED COMM PROGRAM PLUS	
03-3381	0218	TRANSCONTINENTAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-3319	0218	TRANSPORTATION INS. CO.	COMM	MULTI-PERIL	FORMS	TAILORED COMM PROGRAM PLUS	
03-3382	0218	TRANSPORTATION INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-3346	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	MULTI-PERIL	FORMS	BOP-OMNI II/MASTER PAC	
03-3347	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	MULTI-PERIL	FORMS	BOP-OMNI II/MASTER PAC	
03-3293	0212	TRUCK INS. EXCHANGE	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED	2.10%
03-3422	0212	TRUCK INS. EXCHANGE	COMM	OTHER LIABILITY	RATE	AUTOMATIC COMM UMBRELLA	3.60%
03-3353	0920	UNITED NATIONAL CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210 CERTIFIED	4.80%
03-3298	0920	UNITED NATIONAL CASUALTY INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210 - CERTIFIED	5.00%
03-3362	0920	UNITED NATIONAL CASUALTY INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210-CERTIFIED	5.00%
03-3354	0920	UNITED NATIONAL SPECIALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210 CERTIFIED	4.80%
03-3299	0920	UNITED NATIONAL SPECIALTY INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210 - CERTIFIED	5.00%
03-3363	0920	UNITED NATIONAL SPECIALTY INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210-CERTIFIED	5.00%
03-3300	0031	UNITED STATES LIABILITY INS. CO.	PERS	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	14.30%
03-3283	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210 - CERTIFIED.	2.00%

California Department of Insurance
Public Notice Filing
23-May-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-3384	0201	UTICA MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-3321	0218	VALLEY FORGE INS. CO.	COMM	MULTI-PERIL	FORMS	TAILORED COMM PROGRAM PLUS	
03-3383	0218	VALLEY FORGE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-3315	0761	VINTAGE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
03-3330	0761	VINTAGE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS PROGRAM	0.00%
03-3415	0000	WESTERN GENERAL INS. CO.	COMM	AUTO PHYSICAL DAMAGE	RULE CHANGE	THEFT DETERRENT/PREVENTION SYSTEMS	
03-3349	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	FORMS	NONE	
03-3419	0273	WORKMEN'S AUTO INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	15.70%
03-3374	1285	XL SPECIALTY INS. CO.	COMM	SURETY	RATE	CONTRACT BONDS	10.30%

116 TOTAL APPLICATIONS RECEIVED